

Information to identify the case:

Debtor 1:	Abraham Howe	Social Security number or ITIN:	xxx-xx-3022
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:		Social Security number or ITIN:	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 1/10/18
Case number:	18-10514-CMG	Date case converted to chapter:	7 11/19/18

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Abraham Howe	
2. All other names used in the last 8 years		
3. Address	148 Fountain Avenue Trenton, NJ 08618	
4. Debtor's attorney Name and address	John Zimnis Law Offices of Peter E. Zimnis 1245 Whitehorse-Mercerville Road Suite 412 Trenton, NJ 08619	Contact phone 609-581-9353
5. Bankruptcy trustee Name and address	Barry R. Sharer Sharer Petree Brotz & Snyder 1103 Laurel Oak Road Suite 105B Voorhees, NJ 08043	Contact phone 856-282-0998

For more information, see page 2 >

Debtor **Abraham Howe**

Case number **18-10514-CMG**

6. Bankruptcy clerk's office	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 11/19/18
<hr/>		
7. Meeting of creditors	December 17, 2018 at 10:00 AM	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507
All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.		
<hr/>		
8. Presumption of abuse	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
<hr/>		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 2/15/19
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		
You must file a complaint:		
<ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).		
You must file a motion:		
<ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).		
WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.		
<hr/>		
Deadline to object to exemptions:		
The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		
Filing deadline: 30 days after the conclusion of the meeting of creditors		
<hr/>		
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
<hr/>		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<hr/>		

Certificate of Notice Page 3 of 5

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Abraham Howe
 Debtor

Case No. 18-10514-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 309A

Page 1 of 2
 Total Noticed: 37

Date Rcvd: Nov 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 21, 2018.

db +Abraham Howe, 148 Fountain Avenue, Trenton, NJ 08618-3826
 tr +Barry R. Sharer, Sharer Petree Brotz & Snyder, 1103 Laurel Oak Road, Suite 105B,
 Voorhees, NJ 08043-4376
 517269452 +A-1 Collection, 101 Grovers Mill Rd, Re: Capital Health; Raj Lalla, MD;,
 Mercer Gastroenterology, Lawrenceville, NJ 08648-4706
 517269455 +ATG Credit, 1700 W Corland St, Ste 201, Re: Columbia House, Chicago, IL 60622-1166
 517269458 +Capital Health Advanced Imaging, PO Box 1025, Frederick, MD 21702-0025
 517269459 +Capital Health Advanced Imaging, PO Box 3246, Indianapolis, IN 46206-3246
 517269460 +Capital Health Systems, 750 Brunswick Avenue, Attn: Patient Accounts,
 Trenton, NJ 08638-4143
 517269461 +Cenlar, 425 Phillips Blvd., Trenton, NJ 08618-1430
 517269463 +Emergency Medical Assoc.- CHS, PO Box 417442, Boston, MA 02241-7442
 517269462 +Emergency Medical Assoc.- CHS, PO Box 5333, Parsippany, NJ 07054-6333
 517269464 +Kivitz McKeever Lee, 701 Market Street, Suite 5000, Re: Cenlar,
 Philadelphia, PA 19106-1541
 517269465 +Lenox Socey Wilgus, Re: American Trading; DC 3953-14, 3131 Princeton Pike,
 Trenton, NJ 08648-2201
 517269466 +Mark Nichter, Esq., Re: Capital Health System, 44 South Broadway,
 White Plains, NY 10601-4425
 517269467 #+Mercer County Surgery Center, 3120 Princeton Pike, 2nd floor Suite B,
 Lawrenceville, NJ 08648-2325
 517269468 +Mercer Gastroenterology, Two Capital Way, Suite 487, Pennington, NJ 08534-2521
 517269471 +NJ Healthcare Specialist, PO Box 417191, Boston, MA 02241-7191
 517269472 +NJHEAA, 4 Quakerbridge Plaza, Hamilton, NJ 08619-1241
 517286633 +Nelnet on behalf of NJHESAA, New Jersey Higher Ed Student Asst Auth,
 4 Quakerbridge Plaza, PO Box 548, Trenton, NJ 08625-0548
 517401129 +New Jersey Housing and Mortgage Finance Agency, c/o Cenlar FSB, 425 Phillips Blvd,
 Ewing, NJ 08618-1430
 517269474 +Quality Asset Recovery, Re: Capital Surgical Assoc, 7 Foster Ave, Ste 101,
 Gibbsboro, NJ 08026-1191
 517269475 +Revenue Recovery Corp, Re: Advanced Orthopedics & Sport, 612 Gay Street,
 Knoxville, TN 37902-1603
 517269477 +Schacter Portnoy, Re: Capital Health Advanced Imaging, 3490 Rt. 1, Suite 6,
 Princeton, NJ 08540-5920
 517269479 +Trans Continental Credit & Collection, Re: Capital Health System, PO Box 5055,
 White Plains, NY 10602-5055

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: njbankruptcy@aol.com Nov 20 2018 01:12:44 John Zimnis,
 Law Offices of Peter E. Zimnis, 1245 Whitehorse-Mercerville Road, Suite 412,
 Trenton, NJ 08619
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 20 2018 01:14:01 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Nov 20 2018 01:13:58 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517269453 +E-mail/Text: brn@altra.org Nov 20 2018 01:14:20 Altra FCU, PO Box 443,
 La Crosse, WI 54602-0800
 517383176 +E-mail/Text: brn@altra.org Nov 20 2018 01:14:20 Altra Federal Credit Union,
 1700 Oak Forest Drive, Onalaska, WI 54650-3500
 517269454 +EDI: AMSHER.COM Nov 20 2018 06:30:00 Amsher Collection Service, Re: T Mobile,
 600 Beacon Parkway W Ste 300, Birmingham, AL 35209-3114
 517269456 +E-mail/Text: EBN_Greensburg@Receivemorermp.com Nov 20 2018 01:15:04
 Berks Credit & Collection, Re: Mercer County Surgery Center, PO Box 329,
 Temple, PA 19560-0329
 517269457 +E-mail/Text: EBN_Greensburg@Receivemorermp.com Nov 20 2018 01:15:04
 Berks Credit & Collection, Re: Mercer County Surgery Center, 900 Corporate Drive,
 Reading, PA 19605-3340
 517269470 +E-mail/Text: electronicbkydocs@nelnet.net Nov 20 2018 01:14:04 Nel Net, PO Box 1649,
 Denver, CO 80201-1649
 517269473 +E-mail/Text: bankruptcy@optimarecoveryservices.com Nov 20 2018 01:14:13
 Optima Recovery Services, Re: Capital Health Advanced Imaging, PO Box 52968,
 Knoxville, TN 37950-2968
 517269476 +EDI: NAVIENTFKASMSERV.COM Nov 20 2018 06:25:00 Sallie Mae (Navient), PO Box 9500,
 Wilkes Barre, PA 18773-9500
 517269478 EDI: AISTMBL.COM Nov 20 2018 06:24:00 T-Mobile, PO Box 742596, Cincinnati, OH 45274
 517287513 +EDI: AIS.COM Nov 20 2018 06:24:00 T Mobile/T-Mobile USA Inc,
 by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
 517269480 +E-mail/Text: dwarshaw@warshawlawfirm.com Nov 20 2018 01:14:28 Warshaw Law Firm,
 266 King George Road, Suite C-2, Re: Advanced Orthopedics & Sports Med; DC 5003-14,
 Warren, NJ 07059-5187

TOTAL: 14

District/off: 0312-3

User: admin
Form ID: 309A

Page 2 of 2
Total Noticed: 37

Date Rcvd: Nov 19, 2018

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517269469 ##+Navient, 300 Continental Dr, Newark, DE 19713-4322

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 21, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 19, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Barry R. Sharer CShapiro@SharerPBS.com, BSharer@SharerPBS.com;nj83@ecfcbis.com
Denise E. Carlon on behalf of Creditor New Jersey Housing And Mortgage Finance Agency
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John Zimnis on behalf of Debtor Abraham Howe njbankruptcylaw@aol.com.
Kevin Gordon McDonald on behalf of Creditor New Jersey Housing And Mortgage Finance Agency
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor New Jersey Housing And Mortgage Finance Agency
rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8